

Flood News for Michigan Floodplain Managers



A quarterly newsletter of the
Land and Water Management Division
Michigan Department of Environmental Quality
www.deq.state.mi.us/lwm
Russell J. Harding, Director

John Engler, Governor

May 2002

FLOODPLAIN MAP MODERNIZATION IN MICHIGAN

(George Hosek, Land and Water Management Division,
Michigan Department of Environmental Quality)

Since the inception of the National Flood Insurance Program (NFIP), floodplain map development has been funded by a combination of federal appropriations and a portion of the premium income from NFIP policies. In the late 1980s, Congress stopped providing general fund revenue for floodplain mapping. As a result, the development of floodplain maps and the updating of older maps was greatly reduced.

Floodplain maps are used by lenders, realtors, communities, design professionals, builders, and regulators for a variety of purposes, in addition to reducing future flood losses. Accurate floodplain delineations are vital when making planning decisions regarding human habitation, solid waste disposal, hazardous material storage, and transportation. The floodplain area is dynamic and is impacted by land use changes within a watershed. Floodplain delineations on the majority of existing Flood Insurance Rate Maps (FIRMs) were approximated using 10-foot contour interval topographic maps. These approximations have resulted in frequent requests by homeowners for letters of map amendments to remove non floodprone properties from the floodplain and thereby eliminate the flood insurance purchase requirement associated with federally regulated mortgages. In addition, floodprone lands that have not been identified as floodprone continue to be developed by unsuspecting citizens.

The Land and Water Management Division (LWMD), as a Cooperating Technical Partner (CTP), (see CTP article in this newsletter), has demonstrated to the Federal Emergency Management Agency (FEMA) that the State of Michigan has both the available technology and technical expertise to develop accurate, digital, floodplain maps and make these maps available to the general public via the world wide web. The use of digital elevation models and geographic information systems (GIS) provide the ability to produce more accurate floodplain delineations in a more efficient and expeditious manner.

The FEMA is aware of the increasing age of the floodplain maps and has received numerous complaints about this issue from user groups and citizens through members of Congress. To resolve these concerns, the FEMA assembled a panel composed of map users to make recommendations about updating the mapping effort. As a result of the panel's deliberations, the FEMA produced a Map Modernization Plan for the country with a price tag in 1999 of \$800 million. The FEMA has testified several times before congressional committees regarding the Map Modernization Plan over the past several years. Congress recognized the need for such a plan but did not identify a funding source to carry it out.

The Bush administration's 2003 budget includes an appropriation of \$351 million to commence implementation of the Map Modernization Plan. The Director of the FEMA, Joe Allbaugh, has testified before the House Appropriation Subcommittee for the Veterans Administration, Housing and Urban Development, and independent agencies. It appears the President's mapping request has the broad support of Congress and is not a controversial item. The budget years of 2004 and 2005 are expected to have similar appropriations for implementation of the Map Modernization Plan.

The FEMA is sufficiently assured that the proposal will be approved and they have requested input from the states. The FEMA is not equipped to handle such an influx of mapping money and they propose to pass the funds through to the states while allowing great latitude in accomplishing the following goals:

- Reduce the average age of floodplain maps from 12 to 6 years (Michigan's maps average 16.5 years);
- Produce digital mapping products for 15 percent of the highest priority areas;
- Reduce the number of unmapped communities by 50 percent (over 1200 of Michigan's 1776 communities do not have floodplain maps); and
- Obtain a cost-share of 20 percent from state and local government partners.

Starting next fiscal year (FY 2003), an unprecedented sum of money will, in all likelihood, be offered to the State of Michigan to produce new and updated floodplain maps. The FEMA has requested each state to produce a "Flood Study Production Plan."

Due to the average age (16.5 years) of Michigan's floodplain maps and the number of unmapped communities, the FEMA has placed Michigan very high in priority for mapping funds. The FEMA has also indicated it will not use a "cookie cutter" approach, but will use the above goals to determine funding allocations. Therefore, it is highly likely that Michigan could be in the forefront of the map modernization effort.

Additional regional and local partners are being sought. If you have an interest in the map modernization program, please contact:

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Watch the next Newsletter for mapping needs survey.

- Review your community mapping needs
- What in-kind services can you provide?
 - digital elevation data
 - survey data
 - crossing information

COOPERATING TECHNICAL PARTNERS

(Based on information from the Federal Emergency Management Agency)

What is a Cooperating Technical Partner (CTP)?

- CTPs are communities, regional agencies, or state agencies that have the interest, capabilities, and resources to be active partners in the Federal Emergency Management Agency's (FEMA's) flood mapping program.
- CTPs enter into an agreement with the FEMA that formalizes their contribution, which can be in-kind data, technical resources, and commitment to flood mapping.
- CTPs take advantage of this partnership with the FEMA to help ensure their flood maps are accurate, up-to-date, and reflect local conditions.

What are the Objectives of the CTP Initiative?

- Allow the FEMA partners who are actively working to identify and map their flood risk, to incorporate this information into the official FEMA flood hazard information.
- Maximize limited funding by combining resources and aligning objectives of the FEMA and the CTP.
- Maintain national standards consistent with the NFIP regulations and objectives.

What are the Benefits of Being a CTP?

- Ongoing local activities can be harmonized with FEMA regulations and specifications and incorporated directly into official NFIP flood hazard information. The local maps then become the FEMA maps.
- The opportunity to pool your resources with those of the FEMA to make better maps.
- Local activities can benefit from closer coordination with the FEMA, adoption of the FEMA standards, and better access to existing FEMA data.
- The FEMA training, technical assistance, and mentoring will assist capable communities in meeting the FEMA standards and improving local products.
- Collaborative efforts with the FEMA accomplish more than independent efforts.

What Activities Can be Accomplished as a CTP?

- Refinement of approximate Zone A floodplain boundaries.
- Hydrologic and Hydraulic (H&H) modeling and mapping.
- Digital Flood Insurance Rate Map preparation and/or maintenance.
- Redelineation of floodplains using updated topographic data.
- Analysis of community mapping needs.
- Inventory of available base maps.
- Digital base map data sharing
- Digital topographic data development.
- Data collection—survey cross-sections

What Funding is Available for CTPs?

- The FEMA funding for flood studies is limited.
The objective of the CTP program is to leverage available federal mapping fund with the available local resources.
National mapping needs determine FEMA funding priorities.
- Locally funded activities can be initiated at any time.
FEMA technical assistance will be available.
- Federal funding is managed by the FEMA regional offices and provided through a cooperative agreement.

What are the Steps to Become a CTP?

1. Contact the CTP coordinator at the FEMA Regional Office or the Michigan Department of Environmental Quality (MDEQ).
2. Enter into a Partnership Agreement.
3. Identify mapping activities.
4. Coordinate with the FEMA on scope and products.
5. Determine partners' and the FEMA's responsibilities and contributions.
6. Initiate mapping activities.
7. Review process annually.

Where Can I Get More Information?

- Check on-line at http://www.fema.gov/mit/tsd/ctp_main.htm
Contact the CTP Coordinator in your FEMA Regional Office.
- Call the FEMA Map Assistance Center at 1-877-FEMA-MAP (336-2627).
- For additional information contact:

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SHORELINE PROTECTION FOR INLAND LAKES

(Land and Water Management Division, Michigan Department of Environmental Quality)

Many waterfront property owners have the desire to install some form of shore protection. In some cases, there is a need to prevent continued erosion of the shoreline commonly due to wave and/or ice action, and recreational uses. In other cases, there is a need to replace an existing seawall that has deteriorated over time and is no longer effective. The information here provides guidance for planning a shore protection project. Keep in mind, however, that unless you are experiencing active erosion problems, it is best to leave the shoreline in its natural state.

Because root systems of woody vegetation typically act to hold soil in place, maintaining natural vegetation on your waterfront property can help avoid serious erosion problems and the need for costly manmade protection. Emergent vegetation in the lake, such as cattails and bulrush, function to diminish wave energy, thereby protecting the shoreline from the erosive forces of wave action while also providing habitat for aquatic organisms. Trees and shrubs along the shoreline provide wildlife habitat, enhance fish habitat through shading of shallow water, and provide privacy for the property owner. They also create a natural buffer that helps protect the lake from erosion and sedimentation during heavy rains. In many cases, maintaining good plant cover on your shoreline will keep it stable and prevent erosion.

In areas where there are few or no seawalls present, carefully evaluate the need to install shore protection. First, determine if there is a real need for protection or if it is merely a personal convenience. Consider the benefits of leaving the shore in its natural state, and ask yourself what attracted you to the parcel in the first place—was it the natural shoreline?

When planning a shoreline protection project on an inland lake, be aware that the following parts of the Natural Resources and Environmental Protection Act, 1994 PA 451, as amended, regulate construction activities associated with such shoreline protection:

- Part 301, Inland Lakes and Streams
- Part 303, Wetlands Protection

These parts of the statute are administered by the Land and Water Management Division (LWMD) of the MDEQ. Permit applications are available from your local DEQ office, or by calling the LWMD in Lansing at 517-373-9244.

It is up to the property owner to demonstrate a need for shore protection and to select the design and material to be used for the construction of the shore protection when completing their permit application.

QUICK FACTS ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM

Insurance in Force	\$602,615,274,600
Written Premium	\$1,487, 248,992
Average Premium	\$384
Average Coverage	\$137,814
Flood Policies in Force.....	4,372,658

2002 Association of State Floodplain Managers National Conference in Phoenix, Arizona June 23-28, 2002

(Association of State Floodplain Managers)

Planning is well underway for the Association of State Floodplain Managers' (ASFPM's) 26th National Conference, *Breaking the Cycle of Repetitive Flood Loss*, at the Hyatt Regency in Phoenix, Arizona, on June 23-28, 2002. Besides the full technical program, various topical training workshops, as well as FPM 101 and 201, will be offered on Sunday, Wednesday, and Friday. Technical field tours will be conducted Sunday, Wednesday, and Friday mornings, with the National Awards Luncheon on Thursday. There are some changes in the traditional schedule pattern, so it is extremely important that you preview the agenda before making your travel plans! Look for information and the full brochure on the ASFPM website at www.floods.org/Phoenix.

For questions, comments, or information, contact:

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